

IN RE:

LUIS IGNACIO RIVERA PEREZ
SILVIA ENID MORALES MORENO
DEBTOR(S)CASE NO. 19-03569-ESL
CHAPTER 13**TRUSTEE'S REPORT ON CONFIRMATION**

1. The applicable commitment period is: 5 years
2. The liquidation value of the estate is \$: \$7,792.00 (P.V. \$9,038.00) Preliminary
3. The general unsecured pool is \$: To be determined

AMENDED PLAN DATE: August 26, 2019

PLAN BASE: \$22,487.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 8/27/2019☐

FAVORABLE

☒

UNFAVORABLE

1. [X] FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):

Debtors have failed to amend SCMI (Form 122C-1) to correct joint debtor's gross income, including the Christmas bonus. As a reference, joint debtor submitted evidence of X-bonus for 2018 which was in the amount of \$3,118.00 (gross).

[X] OTHER:

1) Joint debtor has failed to submit evidence of income for the 2nd half of May and 1st half of June 2019 as part of the 60 days prior to filing. 2) Per disclosure in schedule A/B, joint debtor is the owner of 2003 Mitsubishi Diamante, however, in this case debtors filed separate schedules "C". Exemption for 2003 Mitsubishi Diamante was claimed exempt under (d) (5) in the amount of 1,231.00 on schedule "C" for Mr. Rivera Perez. Furthermore, Mr. Rivera claimed an excess of \$460.00 under (d) (2) for 2007 Toyota Camry. Debtors are asked to review and amend accordingly. 2) Plan Section 5.1 provides for unsecured pro-rata, however there is a preliminary liquidation value in this case that need to be considered in said section.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

/s/ Elvis Cortes

Elvis Cortes

Atty: ROBERTO FIGUEROA

USDC #305214

ALEJANDRO OLIVERAS RIVERA

Chapter 13 Trustee

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CMC - SR